

ASK JIM DONELON

YOUR COMMISSIONER OF INSURANCE

About who your adjuster is working for

Q: Who do insurance adjusters work for? The one who came to my house after the hurricane said he doesn't actually work for my insurance company. How does that work?

A: There are three kinds of adjusters operating in this state in the aftermath of Katrina and Rita. They are: insurance company adjusters, independent adjusters who contract with insurance companies and public adjusters who offer their services, for a fee, to policyholders and others who want help with getting their claims paid by the insurance company.

The adjuster you worked with was no doubt a contractor who was working for an insurance company, which made that person a legitimate company representative. For future reference, remember that anyone who is representing a company should be able to show an ID. If you have any concerns about an adjuster or any other insurance company representative, always contact the insurance company for verification.

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In Louisiana, we do not license adjusters, but the company the adjuster is working is responsible for that adjuster at all times, just as it is responsible for all the other employees and contractors who conduct business for that company in this state.

Because public adjusters are not employed by anyone the Department regulates, we are requiring that they register with us, whether they live here or have just come into the state to help with the storm damage claims.

Through the registration process, we gather the vital contact information we need if some question about a claim comes up after the fact.

To return to your question, insurance adjusters, whether contractors or employees of companies, play a vital role in the claims process. That is never more evident than it is after a disaster. Many companies do not have enough people on staff to handle such a large workload and rely on contractor to help them expedite the overwhelming number of claims they receive.

If you have a problem with an adjuster or anyone else in the insurance industry, contact the appropriate insurance company or call us for further information.



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